

CLAIMS

What is claimed is:

1. A method for performing a transaction, the method comprising:
 - a) selecting user-specific data for a transaction type from a plurality of user-specific data for more than one transaction type;
 - b) loading the selected data from a personal data device to a transaction card;
 - c) carrying the selected data on the transaction card without employing processing circuitry;
 - d) presenting the transaction card to a reader device for retrieval of the selected data; and
 - e) erasing the selected data from the transaction card.
2. The method of claim 1, wherein the personal data device includes a portable telephone.
3. The method of claim 1, wherein the personal data device is in communication with a computer system or server to receive the plurality of data.

4. The method of claim 1, further including receiving follow-up information from a server after presenting the transaction card to the reader device.
5. The method of claim 1, wherein the selection is made from at least one option menu having categories for the more than one transaction type on the personal data device.
6. The method of claim 1, wherein the loading is by magnetic encoding the selected data onto a magnetic data area on the transaction card.
7. The method of claim 6, wherein the erasing is from randomization by emissions of an erasing medium on the transaction card.
8. The method of claim 6, wherein the erasing is from randomization by emissions from the personal data device to the transaction card.
9. The method of claim 1, further including reading the selected data from the transaction card during the loading.
10. A personal data device comprising:

- a) a communication interface to receive a plurality of user-specific data for transaction;
- b) a storage unit to store the plurality of user-specific data;
- c) at least one option menu having categories for a plurality of transaction types associated with the user-specific data from which a user may select user-specific data; and
- d) a loading port to write the selected user-specific data onto a transaction card.

11. The personal data device of claim 10, wherein the personal data device includes a portable telephone.

12. The personal data device of claim 11, further including a read head for examining the user-specific data on the transaction card.

13. The personal data device of claim 12, wherein the loading port includes the read head.

14. The personal data device of claim 11, further including an indicator to signify the writing of the selected user-specific data is complete or accurate.

15. The personal data device of claim 11, further including extra-transactional functions.

16. The personal data device of claim 11, wherein the communication interface is a link to a server or computer system.

17. The personal data device of claim 11, wherein the communication interface is further to receive follow-up information.

18. The personal data device of claim 11, wherein the transaction card is a transaction card component of the personal data device in communication with the loading port.

19. A transaction card for storing and erasing transaction data, comprising:

- a) a data area to record user-specific data for a particular transaction, and
- b) an erasing medium in or proximal to the encoding area to remove the user-specific data from the encoding area.

20. The transaction card of claim 19, wherein the encoding area is magnetically inducible to encode the user-specific data and the erasing medium is magnetic.

21. The transaction card of claim 19, wherein the erasing medium has sized grains to remove the user-specific data over a pre-determined period of time.

22. The transaction card of claim 19, wherein the data area includes multiple tracks, each having transaction data for a different type of reader device.

23. The transaction card of claim 19, wherein the data area includes a card-specific track.

24. A computer readable medium having stored therein a plurality of sequences of executable instructions, which, when executed by a personal data device for storing and transferring user-specific data, cause the device to:

- a) receive a data set of user-specific data for more than one transaction type;
- b) select user-specific data for a transaction type from at least one option menu containing the data set;

- c) load the selected data from a personal data device to a transaction card for holding without employing processing circuitry by the transaction card and for retrieval by a reader device.

25. The computer readable medium of claim 24, further including additional sequences of executable instructions, which, when executed by the transaction device cause the device to erase the selected data from the transaction card.

26. The computer readable medium of claim 25, wherein the erasing is through emitting signals to randomize a data area on the transaction card.

27. The computer readable medium of claim 24, wherein the receiving of the data set is through communication with a computer system or server.

28. The computer readable medium of claim 24, further including additional sequences of executable instructions, which, when executed by the transaction device cause the device to receive follow-up information from a server after loading the selected data.

29. The computer readable medium of claim 24, wherein the loading is by magnetic encoding the selected data onto a magnetic data area on the transaction card.

30. The computer readable medium of claim 24, further including additional sequences of executable instructions, which, when executed by the transaction device cause the device to read the selected data from the transaction card during the loading.

31. A method for performing a transaction, the method comprising:

- a) selecting user-specific data for a transaction type from at least one option menu on a portable telephone, wherein the at least one option menu has categories for a plurality of user-specific data for more than one transaction type;
- d) loading the selected data from the portable telephone to a magnetic data area of a transaction card;
- d) presenting the transaction card to a reader device for retrieval of the selected data; and
- f) erasing the selected data from the transaction card.

32. The method of claim 31, wherein the portable telephone is in communication with a computer system or server to receive the plurality of data.

33. The method of claim 31, further including receiving follow-up information from a server after presenting the transaction card to the reader device.

34. The method of claim 31, wherein the erasing is through randomization by emissions of an erasing medium on the transaction card.

35. The method of claim 31, wherein the erasing is through randomization by emissions from the personal data device to the transaction card.

36. The method of claim 31, further including reading the selected data from the transaction card during the loading.

37. The method of claim 36, further including comparing the read data with selected data to determine the completeness or accuracy of the selected data loaded on the transaction card.

38. The method of claim 31, wherein the transaction card is a transaction card component of the portable telephone.